



DEBT COLLECTION ASSISTANCE OFFICER

Implementation & Training Guide

Version 3.0
TRICARE Management Activity
Skyline 5, 5111 Leesburg Pike, • Suite 622
Phone 703.681.1770 • Fax 703.681.3055

Table of Contents

Managing Debt Collection Concerns of TRICARE Beneficiaries	1
<i>Introduction</i>	<i>1</i>
<i>Guidance.....</i>	<i>2</i>
DCAO Roles, Responsibilities & Functions.....	4
<i>DCAO Responsibilities Include:</i>	<i>4</i>
<i>TRICARE Regional/Area Office DCAO: .</i>	<i>6</i>
<i>Step-By-Step Instructions to Follow When the Beneficiary Asks For Help with a Valid Collection Issue:.....</i>	<i>7</i>
Tracking & Reporting	10
<i>Tracking.....</i>	<i>10</i>
<i>Reporting</i>	<i>11</i>
<i>Back-up Procedures/Requirements.....</i>	<i>11</i>

Managing Debt Collection Concerns of TRICARE Beneficiaries

Introduction

This Guide represents the strategy for implementing the Debt Collection Assistance Officer (DCAO) Program as described in Under Secretary of Defense (Personnel & Readiness) Policy Memorandum, Debt Collection Assistance Officer Program to Assist Service Members with TRICARE Claims Collection Problems, 27 Jun 2000 (ATCH 1). Implementation of the DCAO Program is a good faith agreement and partnership between the Services, TRICARE Regional/Area Offices, TRICARE Management Activity, Regional Contractors, Claims Processors, and Dental Contractors.

The Under Secretary of Defense (P&R) program implementing memo requires that a single point of contact for TRICARE beneficiaries be established to be responsible for assisting in resolution of debt collection issues arising from care received under the TRICARE Program.

Though TRICARE Regional Office (in the P&R policy, referred to as Lead Agent, a term no longer used) Directors and MTF Commanders are authorized to dual-designate Beneficiary Counseling and Assistance Coordinators (BCACs) to serve as DCAOs, debt collection activity is to be acted on as priority work and sufficient resources must be available to ensure debt collection activities are resolved accordingly. In legal terms: It is the intent of the Department of Defense that no TRICARE beneficiary shall be subject to ongoing collection actions undertaken by or on behalf of a provider of services or supplies, as a result of the non-payment, partial payment or denial of claims for services which should have been covered under TRICARE.

There are, however, circumstances which result in collection action and when this happens beneficiaries need help understanding and resolving the underlying collection issue. This document is a guide for DCAOs handling TRICARE-related debt cases.

Guidance

To receive services from a DCAO, beneficiaries must present either a:

1. Letter from a collection agency indicating initiation of active collection action and/or
2. Credit report that reflects a negative credit status due to a TRICARE payment issue.

DCAOs must make every effort to recognize when beneficiaries present letters from providers/medical facilities stating **INTENT** to forward an unpaid claim for collection action, and those presenting **ACTUAL** letters from collection/credit reporting services. Beneficiaries presenting letters of INTENT should be referred immediately to the appropriate BCAC for assistance.

- Upon notification and presentation of appropriate documentation of a debt collection issue, the DCAO receiving the case assumes responsibility for following the case to its conclusion
- No matter where the care was delivered, DCAOs can approach appropriate TRICARE Regional/Area Offices, Contractors, and Claims Processors to get assistance with case resolution.
- DCAOs should ask beneficiaries to provide enough documentation to thoroughly investigate the case. For example, copies of TRICARE Explanation of Benefits (EOBs), provider billing statements, payment documentation, and pertinent correspondence from claims contractors

- Upon receipt of debt collection cases where the service rendered was more than 6 years earlier, and insufficient information is provided for the DCAO to resolve the case through usual processes, DCAOs will prepare documentation as described in this manual and forward the case to TMA Office of Claims and Evaluation. (Regional Contractors/ Overseas Claims Processors may not maintain records beyond six years)

DCAO Roles, Responsibilities & Functions

DCAOs will assist beneficiaries in determining the validity of collection agency claims/negative credit reports received for debts resulting from medical/dental care delivered under TRICARE.

DCAO Responsibilities Include:

- Accepting responsibility for casework and resolution for all cases presented
- Assisting the beneficiary in determining whether or not the basis for the underlying debt or collection notice is valid, in whole or in part, once the beneficiary presents documentation from a provider or collection agency for services rendered
 - If unable to resolve the issue at the local level, the DCAO communicates with the appropriate POC (provider's office, contractor, claims processor etc.) and forwards any supporting documentation to the involved parties within one working day of receipt, or as soon as feasible to do so. **NOTE: DCAOs serving overseas will forward cases within three working days.**
- Collecting copies of pertinent documentation from the beneficiary concerning the case; i.e., provider bills and notices, TRICARE EOBs, letters from providers/credit reporting agencies etc.
- Obtaining an "Authorization for Disclosure of Medical or Dental Information" form (ATCH 2) from the beneficiary to file in a local case file
- Verifying beneficiary understanding of the scope of services to be provided by the DCAO

- Submitting “balance billing” cases to Regional Contractor/TMA Office of Program Integrity
- Forwarding copies of beneficiary documentation to the appropriate party— Regional Contractor/Claims Processor in the region where service was provided or the appropriate Dental Collection Unit, for expedited investigation
- Notifying by telephone or in writing, the beneficiary, provider(s) and collection or credit reporting agency(ies) that the case is being reviewed and requesting a temporary suspension on further collection actions until the review is complete
NOTE: agencies are not required to comply with this request
- Tracking the timeframe for case resolution, with the goal to complete all DCAO actions within 60 days, or as soon as possible, of receipt of the collection action/negative report from the beneficiary
- Notifying the beneficiary of the result of the case work within 5 working days after receiving the final case review disposition from the appropriate party’s Priority Collection Unit
- Preparing and forwarding the case completion letter to the beneficiary upon receiving written determination of the investigation outcome
- If payment is due to the beneficiary/provider, the DCAO will follow up with the beneficiary within 30 days of case resolution, to ensure that payment was received
- Providing written guidance on further action available to the beneficiary when appropriate, i.e., contact numbers for local JAG offices, Family Support Centers, Ombudsmen, and financial assistance resources such as Service-specific relief organizations. Additionally, providing the beneficiary a fact sheet explaining the beneficiary’s rights under the Fair Debt Collection Practices Act

- Entering debt collection cases into the Assistance Reporting Tool (ART) via the Web. A case is considered closed once a beneficiary is notified of case resolution; a 30-day follow-up with beneficiary/provider may be included to ensure the payment has been made if so indicated

TRICARE Regional/Area Office DCAO:

This individual serves as the liaison between TRICARE Management Activity and the respective MTF. The TRICARE Regional/Area Office DCAOs provide administrative oversight and monitor debt collection activity with their region. TRO/TAO DCAOs will

- Notify TMA of changes to the worldwide DCAO directory. This action prompts the ART system administrator to add/update the DCAO's information in the ART and DCAO directory
- Validate their Regional/Area DCAO listing at least quarterly. This ensures that DCAOs requiring access are permitted to enter case information
- Maintain regular communication with all MTF DCAOs within their region/area to keep them abreast of TRICARE program related matters, especially related to claims processing
- Attend scheduled teleconferences and video teleconferences hosted by TMA or other involved parties, for example Army MEDCOM teleconferences
- Assist TMA with problem resolution ventures to maintain program effectiveness

DCAOs will not:

- Collect or receive payments from beneficiaries
- Take further action on beneficiary cases after the appropriate contractor's Priority/Claims Unit adjudicates the case

Step-By-Step Instructions to Follow When the Beneficiary Asks For Help with a Valid Collection Issue:

NOTE: If the date(s) of service is more than 6 years old and the DCAO receiving the case is unable to resolve the case locally, the DCAO shall forward documentation to TMA at the following address:

TMA/B&PS

Attn: Office of Claims Evaluation

16401 East Centretech Parkway

Aurora, CO 80011-9043

(303) 676-3472 or DSN 926-3472

1. Verify DEERS eligibility. In particular, make sure the beneficiary was eligible for services during the date(s) of service the collection activity reflects. If DEERS eligibility cannot be verified for the dates of service, the DCAO works with the beneficiary and/or the appropriate personnel agency (e.g., Guard/Reserve commands, etc.) to resolve the eligibility issue.
 - a. Cases, for which eligibility cannot be established for the date of service, may be forwarded to TMA/B&PS (Office of Claims and Evaluations)
2. Obtain the beneficiary's signature on "Authorization for Disclosure of Medical or Dental Information" (ATCH 2) and "Acknowledgement of the Role of the DCAO" forms (ATCH 3) and file the forms locally.
3. Obtain from the beneficiary copies of documents needed to research the case – collection notice(s), claims, EOBs, etc. DCAOs should not forward cases to contractors until they confirm there is a legitimate collection issue that needs action by the contractor/claims processor.
4. Open a case file in the ART; get as much information as possible when the beneficiary is present. Note: The ART automatically assigns a unique case number for tracking

purposes. DCAOs retain responsibility for tracking cases to completion and therefore remain responsible for reporting such cases and for beneficiary notification of outcome, to include providing follow-on assistance as needed.

5. If given access rights, research the case information on the contractor's/claim's processor system. Notify the beneficiary if review indicates action is required by the beneficiary (need to resolve an eligibility issue before the bill is paid, there is a legitimate cost share the beneficiary owes). Work with the provider's office, contractor, and or claims processor to resolve issues within their area of responsibility (file a claim; reprocess a claim based on new information in the system, etc.). If access to the claims system is not provided, send appropriate case details to the appropriate contractor/claims processor (via ART, via fax, via secure email). Provide point of contact information so they can provide case details to you.
6. DCAOs assigned should seek assistance from:
 - a. The appropriate MTF (if the beneficiary was referred for care from the MTF)
 - b. Regional contractor where the beneficiary was enrolled (if TRICARE Prime, TRICARE Prime Remote or TRICARE Reserve Select)
 - c. Regional contractor for where the care was provided if the beneficiary was TRICARE Standard or TRICARE Extra
 - d. The TRICARE Regional/Area Office DCAO
7. Contact the collection agency, either in writing or by phone, to explain that the beneficiary's case is being reviewed. Provide the agency with a copy of the beneficiary release of information form and request a temporary suspension on further collection action until the review is complete (see ATCH 4 for sample letter). Collection agencies are free to suspend or maintain further collection action.

8. Upon receiving written notification of findings from the contractor/claims processor, DCAOs will notify the beneficiary of the resolution; a written letter may be provided (see ATCH 5/6 for sample letter). DCAOs must include with the letter:
 - a. A copy of a locally generated form identifying resources available to further assist when liability for the debt resides with the beneficiary, i.e. (local JAG Offices, Family Service Centers, Financial Aid or Assistance Organizations) A copy of the Fair Debt Collection Act (ATCH 7)
 - b. A copy of a sample beneficiary-generated letter to send to the collection agency/credit bureau, notifying them of the investigation results (ATCH 8/9).
9. When the completed investigation validates that payment is due to the beneficiary or provider, DCAOs will follow up 30 days after notifying beneficiary of the investigation results by contacting the provider/beneficiary as appropriate to determine whether payment was received

Tracking & Reporting

Tracking

The ART is designed to accurately document debt collection and credit agency cases encountered by TRICARE beneficiaries. All validated debt collection and credit agency cases that are initiated must be entered into the ART for tracking purposes. (The various screens contained in the ART were designed utilizing the MTF Debt Collection Tracking Worksheet and the Monthly-Regional Debt Collection Assistance Officer Report, which were previously utilized prior to deploying the ART. In essence, the ART mirrors these documents.)

ART allows DCAOs to simultaneously track cases and report workload data directly to senior leadership, as well as monitor response times for cases being worked with contractors and claims processors.

The sponsoring TRICARE Regional/Area Office should request from TMA C&CS, issuance of an ART account for DCAOs assigned to their Regional/Area Office, military treatment facility, or government customer service role.

Once a DCAO has access to the ART, he or she must enter the case into the ART, designate it as a DCAO case, and add any relevant information regarding the case into the appropriate ("Basic Info" and "Additional Info") tabs. Initial data entry will include at a minimum, the patient's name, sponsor's social security number, and a contact number (see ATCH 10 for ART screenshots).

The Regional Contractors/Overseas Claims Processor/dental priority unit tasked to resolve and to respond to the DCAO has the following performance/reporting standards imposed: 85% of cases are to be resolved within 10 days, while 100% are to be resolved within 30 days.

Upon completion of the investigation, the contractor will provide written determination of results to the DCAO to be shared with the beneficiary (See ATCH 5 for sample letter). DCAOs must maintain the original contractor letter in the local case file. Within 30 days of receiving the

contractor's/claims processor's final determination, DCAOs forward case closure information to beneficiaries.

Reporting

The ART automatically assigns case numbers and tracks response times, therefore most reporting requirements to TMA will be eliminated.

The ART allows DCAOs to create and provide standard reports on locally-generated data.

Any special requests for additional reports may be submitted to the appropriate DCAO Action Officer at TMA.

Back-up Procedures/Requirements

TMA(C&CS) will notify DCAOs via email of scheduled database server outages.

During periods when the ART is not available, DCAOs will continue documenting caseloads, and will enter the gathered data into the ART within one workday of the ART's reactivation.